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| In re the Application of: Gerard J Barry | Date: 28 December 2004 |
| Serial Number: 09/613,679 | Group Art Unit: 3624 |
| Filed: 11 July 2000 | Examiner: Ella Colbert |
| Title: "Dynamic Currency Conversion of Card Payment Systems" | Attorney Docket No: 2270-010 |

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: COMMISSIONER FOR PATENTS, P.O. Box 1450, Alexandria, VA 22313-1450: on 28 Dec. 2004

Powell W. Sheehan
Signature

28 Dec. 2004
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL RESPONSE

Sir:

In this paper is in response to the Office Action mailed 30 November 2004.

A Listing of the Claims begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.